

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MONTANA**

In re: MERRILL, CODY P.
MERRILL, KARI E.

§ Case No. 12-60636

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on April 24, 2012. The undersigned trustee was appointed on April 24, 2012.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 9,014.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>40.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>2,714.92</u>
Leaving a balance on hand of ¹	<u>\$ 6,259.08</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 09/10/2012 and the deadline for filing governmental claims was 10/21/2012. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,379.91. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,379.91, for a total compensation of \$1,379.91.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$200.00, for total expenses of \$200.00.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/03/2013 By: /s/Christy L. Brandon
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 12-60636

Trustee: (460060) Christy L. Brandon

Case Name: MERRILL, CODY P.
MERRILL, KARI E.

Filed (f) or Converted (c): 04/24/12 (f)

§341(a) Meeting Date: 06/11/12

Period Ending: 04/03/13

Claims Bar Date: 09/10/12

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 CHECKING, SAVINGS OR OTHER FINANCIAL ACCOUNTS, C	102.28	25.57		0.00	FA
2 SECURITY DEPOSITS WITH PUBLIC UTILITIES, TELEPHO	600.00	600.00		0.00	FA
3 HOUSEHOLD GOODS AND FURNISHINGS, INCLUDING AUDIO	1,395.00	0.00		0.00	FA
4 BOOKS, PICTURES AND OTHER ART OBJECTS, ANTIQUES,	585.00	0.00		0.00	FA
5 WEARING APPAREL.	525.00	0.00		0.00	FA
6 FURS AND JEWELRY.	150.00	0.00		0.00	FA
7 FIREARMS AND SPORTS, PHOTOGRAPHIC AND OTHER HOBB	100.00	0.00		0.00	FA
8 INTERESTS IN INSURANCE POLICIES. NAME INSURANCE	Unknown	0.00		0.00	FA
9 INTERESTS IN INSURANCE POLICIES. NAME INSURANCE	Unknown	0.00		0.00	FA
10 INTERESTS IN IRA, ERISA, KEOGH, OR OTHER PENSION	975.42	0.00		0.00	FA
11 AUTOMOBILES, TRUCKS, TRAILERS AND OTHER VEHICLES	6,407.00	3,500.00		3,814.74	FA
12 TAX REFUNDS (u) (See Footnote)	Unknown	Unknown		5,199.26	FA
12 Assets Totals (Excluding unknown values)	\$10,839.70	\$4,125.57		\$9,014.00	\$0.00

RE PROP# 12 04/24/12 (114/365 =.31)

Major Activities Affecting Case Closing:

Potential 2012 Tax Refund

Vehicle equity (2007 Kia Optima)

8/28/2012 sent Vehicle Equity Buyback Letter.

9/4/2012 Tcf M Morison - they can't get a loan from bank, no family to borrow from, can't afford buyback payments; it's the only vehicle they have; okay to spread over a year? Can manage \$300/month...

11/9/2012 Tcf K. Merrill (909/213-7206)

Form 1

Individual Estate Property Record and Report

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Filed (f) or Converted (c): 04/24/12 (f)

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Period Ending: 04/03/13

Claims Bar Date: 09/10/12

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

11/19/2012 Rec'd 1st Pymt vehicle equity

11/29/12 Filed Notice of Intent to Sell (obj due 12/13/12)

12/21/12 Rec'd 2nd Pymt vehicle equity

1/17/13 Rec'd 3rd Pymt vehicle equity

2/21/13 Rec'd 4th Pymt vehicle equity

2/26/13 Rec'd tax returns per mail. Emailed response letter.

3/21/13 Rec'd 2012 State Tax Refund from Debtors (\$196)

3/27/13 Rec'd 2012 Fedl Tax Refund (\$7818); applied \$2814.74 to PIF vehicle equity promissory note and applied \$2,484.34 to estate's portion of 2012 tax refunds; filed Report of Sale for vehicle equity.

3/29/13 Cut check to Debtors (\$2,714.92) for their portion of 2012 Tax Refunds (\$5,529.66), less amount owed on vehicle equity (\$2,814.74).

Initial Projected Date Of Final Report (TFR): April 24, 2013

Current Projected Date Of Final Report (TFR): April 24, 2013

April 3, 2013

Date

/s/ Christy L. Brandon

Christy L. Brandon

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-60636
Case Name: MERRILL, CODY P.
 MERRILL, KARI E.
Taxpayer ID #: **-***1145
Period Ending: 04/03/13

Trustee: Christy L. Brandon (460060)
Bank Name: The Bank of New York Mellon
Account: 9200-*****42-66 - Checking Account
Blanket Bond: \$82,344,543.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
11/19/12	{11}	Cody & Kari Merrill	1st of 6 pymts	1129-000	250.00		250.00
12/21/12	{11}	Cody & Kari Merrill	2nd of 6 pymts	1129-000	250.00		500.00
12/27/12		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001046006088 20121227	9999-000		500.00	0.00

ACCOUNT TOTALS	500.00	500.00	\$0.00
Less: Bank Transfers	0.00	500.00	
Subtotal	500.00	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$500.00	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 12-60636

Case Name: MERRILL, CODY P.

MERRILL, KARI E.

Taxpayer ID #: **-***1145

Period Ending: 04/03/13

Trustee: Christy L. Brandon (460060)

Bank Name: Rabobank, N.A.

Account: ****160166 - Checking Account

Blanket Bond: \$82,344,543.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/28/12		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	500.00		500.00
12/31/12		Rabobank, N.A.	Bank and Technology Services Fee Adjustment	2600-000		10.00	490.00
01/17/13	{11}	Cody & Kari Merrill	3rd of 6 pymts	1129-000	250.00		740.00
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee Adjustment	2600-000		10.00	730.00
02/21/13	{11}	Cody & Kari Merrill	4th of 6 pymts	1129-000	250.00		980.00
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee Adjustment	2600-000		10.00	970.00
03/21/13	{12}	State of Montana Dept of Revenue	2012 State Tax Refund	1224-000	196.00		1,166.00
03/27/13		Internal Revenue Service	2012 Federal Tax Refund		7,818.00		8,984.00
	{11}		PIF Vehicle Equity 2,814.74	1129-000			8,984.00
	{12}		2012 Tax Refunds 5,003.26	1224-000			8,984.00
03/29/13	10101	CODY P. MERRILL AND KARI E. MERRILL	Debtors' portion of 2012 Tax Refunds less vehicle equity	8500-002		2,714.92	6,269.08
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee Adjustment	2600-000		10.00	6,259.08

ACCOUNT TOTALS	9,014.00	2,754.92	\$6,259.08
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Less: Bank Transfers	500.00	0.00	
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Subtotal	8,514.00	2,754.92	
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Less: Payments to Debtors		0.00	
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NET Receipts / Disbursements	\$8,514.00	\$2,754.92	
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Net Receipts :	9,014.00
Less Other Noncompensable Items :	2,714.92
Net Estate :	\$6,299.08

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # 9200-*****42-66	500.00	0.00	0.00
Checking # ****160166	8,514.00	2,754.92	6,259.08
	\$9,014.00	\$2,754.92	\$6,259.08

April 3, 2013

Date

/s/ Christy L. Brandon

Christy L. Brandon

Claims Register

Case: 12-60636 MERRILL, CODY P.

Claims Bar Date: 09/10/12

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
	Christy L. Brandon 147 Sherman Lane Bigfork, MT 59911 <2100-00 Trustee Compensation>, 200	Admin Ch. 7 04/24/12		\$1,379.91 \$1,379.91	\$0.00	\$1,379.91
	Christy L. Brandon 147 Sherman Lane Bigfork, MT 59911 <2200-00 Trustee Expenses>, 200	Admin Ch. 7 04/24/12		\$200.00 \$200.00	\$0.00	\$200.00
1 -1	GLACIER MEDICAL ASSOCIATES 1111 BAKER AVENUE WHITEFISH, MT 59937-2901	Unsecured 05/10/12	7919 1111 BAKER AVENUE WHITEFISH, MT 599372901 ----- History: Details1-105/10/2012Claim #1 filed by GLACIER MEDICAL ASSOCIATES, Amount claimed: \$783.60 (Schelin, Kathy) ----- * * *	\$783.60 \$783.60	\$0.00	\$783.60
	<7100-00 General Unsecured § 726(a)(2)>, 610		Schedule F Account: X7919			
2 -1	CREDIT SYSTEMS PO BOX 875 HELENA, MT 59624	Unsecured 06/13/12	MULTI PO BOX 875 HELENA, MT 59624 ----- History: Details2-106/13/2012Claim #2 filed by CREDIT SYSTEMS, Amount claimed: \$1726.26 (CENTRON SERVICES INC) ----- * * *	\$1,726.26 \$1,726.26	\$0.00	\$1,726.26
	<7100-00 General Unsecured § 726(a)(2)>, 610		Schedule F Account: XXXXXX0195 ----- Schedule F Account: XXXXXX78-02 ----- Schedule F Account: XXXXXX79-02			
3 -1	CAPITAL ONE BANK (USA), N.A. PO BOX 71083 CHARLOTTE, NC 28272-1083	Unsecured 06/29/12	3887 PO Box 71083 Charlotte, NC 282721083 ----- History: Details3-106/29/2012Claim #3 filed by Capital One Bank (USA), N.A., Amount claimed: \$6045.40 (AMERICAN INFOSOURCE	\$6,045.40 \$6,045.40	\$0.00	\$6,045.40

Claims Register

Case: 12-60636 MERRILL, CODY P.

Claims Bar Date: 09/10/12

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
			(HOGAN, B))			
			----- * * *			

			Schedule F Account: XXXXXXXXXXXXX3887			
	<7100-00 General Unsecured § 726(a)(2)>, 610					
4 -1	AMERICAN EXPRESS BANK FSB C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 19355-0701	Unsecured 07/06/12	AMEX 7273 C/O BECKET AND LEE LLP POB 3001 MALVERN, PA 193550701	\$2,617.71 \$2,617.71	\$0.00	\$2,617.71

			History: Details4-107/06/2012Claim #4 filed by AMERICAN EXPRESS BANK FSB, Amount claimed: \$2617.71 (LEE, THOMAS)			
			----- * * *			

			Schedule F Account: XXXXXXXXXXXXX7273			
	<7100-00 General Unsecured § 726(a)(2)>, 610					
5 -1	FIRST FINANCIAL BANK C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS, TX 75374	Unsecured 07/13/12	1ST FINANCIAL 2333 C/O CREDITORS BANKRUPTCY SERVICE PO BOX 740933 DALLAS, TX 75374	\$18,905.01 \$18,905.01	\$0.00	\$18,905.01

			History: Details5-107/13/2012Claim #5 filed by 1ST FINANCIAL BANK, Amount claimed: \$18905.01 (Schelin, Kathy)			
			----- * * *			

			Schedule F Account: XXXXXXXXXXXXX2333			
	<7100-00 General Unsecured § 726(a)(2)>, 610					
6 -1	VERIZON WIRELESS PO BOX 3397 BLOOMINGTON, IL 61702	Unsecured 08/20/12	0001 PO BOX 3397 Bloomington, IL 61702	\$382.53 \$382.53	\$0.00	\$382.53

			History: Details6-108/20/2012Claim #6 filed by Verizon Wireless, Amount claimed: \$382.53 (SCHMAHL, PAM)			
			----- * * *			

			Schedule F Account: XXXXXXXXXXXX0001			

Claims Register

Case: 12-60636 MERRILL, CODY P.

Claims Bar Date: 09/10/12

Claim Number	Claimant Name / <Category>, Priority	Claim Type/ Date Filed	Claim Ref./ Notes	Amount Filed/ Allowed	Paid to Date	Claim Balance
NOTFILED-1	PARKSIDE FEDERAL CREDIT UNION 1300 BAKER AVE Whitefish, MT 59937 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/24/12	XXX8758	\$0.00 \$0.00	\$0.00	\$0.00
NOTFILED-1	WELLS FARGO BANK PO BOX 31557 Billings, MT 59107 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/24/12	XXXXXX9514	\$0.00 \$0.00	\$0.00	\$0.00
NOTFILED-1	UROLOGY ASSOCIATES, P.C. 350 HERITAGE WAY, #2300 Kalispell, MT 59901 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/24/12	XXX2-AKM	\$0.00 \$0.00	\$0.00	\$0.00
NOTFILED-1	PARKSIDE FEDERAL CREDIT UNION 1300 BAKER AVE Whitefish, MT 59937 <7100-00 General Unsecured § 726(a)(2)>, 610	Unsecured 04/24/12	XXXXXX6500	\$0.00 \$0.00	\$0.00	\$0.00
Case Total:					\$0.00	\$32,498.16

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 12-60636

Case Name: MERRILL, CODY P.

Trustee Name: Christy L. Brandon

Balance on hand: \$ 6,259.08

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 6,259.08

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Christy L. Brandon	1,379.91	0.00	1,379.91
Trustee, Expenses - Christy L. Brandon	200.00	0.00	200.00

Total to be paid for chapter 7 administration expenses: \$ 1,579.91Remaining balance: \$ 4,679.17

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00Remaining balance: \$ 4,679.17

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00Remaining balance: \$ 4,679.17

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 30,918.25 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 15.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1 -1	GLACIER MEDICAL ASSOCIATES	783.60	0.00	118.59
2 -1	CREDIT SYSTEMS	1,726.26	0.00	261.25
3 -1	CAPITAL ONE BANK (USA), N.A.	6,045.40	0.00	914.91
4 -1	AMERICAN EXPRESS BANK FSB	2,617.71	0.00	396.16
5 -1	FIRST FINANCIAL BANK	18,905.01	0.00	2,861.09
6 -1	VERIZON WIRELESS	382.53	0.00	57.89
7 -1	QUANTUM3 GROUP LLC AS AGENT FOR	377.93	0.00	57.20
8 -1	CAPITAL ONE, N.A.	79.81	0.00	12.08

Total to be paid for timely general unsecured claims: \$ 4,679.17

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00